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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	HAHN-CARLSON	Examiner:	Greene, D.
Serial No.:	10/729,350	Group Art Unit:	3621
Filed:	December 5, 2003	Docket No.:	USBA.008PA
Title:	PROCESSING AND MANAGEMENT OF TRANSACTION TIMING CHARACTERISTICS		

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this Transmittal Letter and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 4, 2005.

By:

Jennifer L. Larson

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(d))

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement. Please charge Deposit Account 50-0996 (USBA.008PA) in the amount of \$180.00 under 37 C.F.R. §1.17(p) for consideration of the items.

App. Serial No. 10/729,350
Docket No. USBA.008PA
Supplemental Information Statement

In accordance with 37 C.F.R. §1.98(a)(2), and the 05 August 2003 Official Gazette Notice, only a copy of each foreign document or non-U.S. patent/application listed on the enclosed Form 1449 is provided.

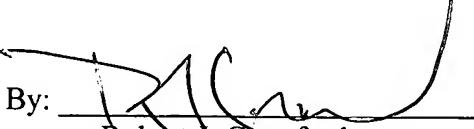
No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

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651/686-6633

Dated: January 3, 2005

By: 
Robert J. Crawford
Reg. No.: 32,122

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT IN AN APPLICATION (Use several sheets if necessary)		Docket Number: USBA.008PA	Application Number: 10/729,350
		Applicant: HAHN-CARLSON	
		Filing Date: 12/5/2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,329,589	7/12/1994	Fraser et al.			
	5,677,955	10/14/1997	Doggett et al.			
	5,893,080	4/6/1999	McGurl et al.			
	5,924,082	7/13/1999	Silverman et al.			
	6,021,202	2/1/2000	Anderson et al.			
	6,055,519	4/25/2000	Kennedy et al.			
	6,209,095	3/27/2001	Anderson et al.			
	6,223,168	4/24/2001	McGurl et al.			
	2002/0072956	6/13/2002	Willems et al.			
	2002/0107794	8/8/2002	Furphy et al.			
.	6,526,443	2/25/2003	Goldsmith et al.			
FOREIGN PATENT DOCUMENTS						
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	